



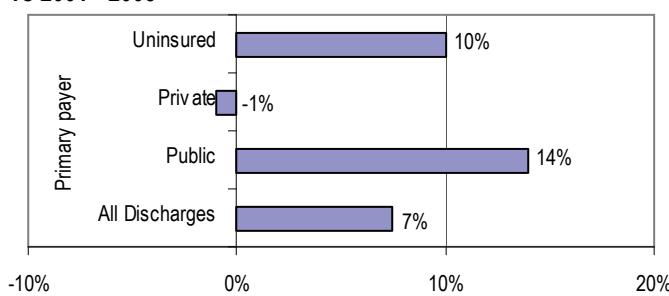
December 2006

Uninsured hospitalizations, FYs 2001-2005

In Fiscal Year (FY) 2005, the state's 31 acute care hospitals reported 11,000 uninsured hospitalizations with total associated charges of \$165 million.¹ An "uninsured hospitalization" is one for which no third party payer is responsible for payment, and which often result in financial burdens for patients and their families along with hospitals. Connecticut hospitals are safety net providers of emergency medical care to all patients regardless of their ability to pay.

Over the past five years, uninsured hospitalizations increased by 10 percent, although the number of hospitalized uninsured children fell by 20 percent. In FY 2005, 63 percent of the uninsured who were hospitalized were admitted through the emergency department (ED), up from 49 percent in just five years. Most uninsured patients were less than 40 years old and half were minorities, results that are consistent with OHCA's Household Surveys on insurance coverage which found that young adults and minorities are at greater risk for being uninsured. Despite the overall increase in the number of uninsured hospitalizations, they accounted for fewer than 3 percent of all Connecticut hospitalizations, which is lower than for the rest of the U.S. (4.5 percent).²

Figure 1: Change in the number of hospitalizations by primary payer, FYs 2001 - 2005



Source: CT Office of Health Care Access Inpatient Acute Care Hospital

Increased uninsured hospitalizations, FYs 2001-2005

The overall growth of uninsured hospitalizations (+10 percent) was fueled by increased admissions of uninsured:

- Young adults, ages 19-29 (+23 percent),
- Pre-retirement adults, ages 55-64 (+33 percent),
- Hispanics (+31 percent) and
- Emergency Department admissions (+41 percent).

Why so few uninsured hospitalizations?

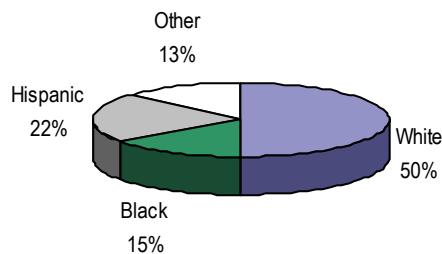
In FY 2005, fewer than 3 percent of all hospitalizations were reported as "uninsured" meaning that no third party payer was identified as responsible for payment. Yet, OHCA's 2006 Household Survey found that 6.4 percent of Connecticut residents at the time of the survey, and 10 percent experienced uninsured at some point during the prior year. Similarly for the U.S., only 5 percent of hospitalizations were uninsured but the U. S. Census Bureau's Current Population Survey (CPS) estimated that 16 percent of all Americans were uninsured.

Reasons for the disparity between uninsured hospitalizations and various survey estimates of the uninsured include:

- The elderly, newborns, and pregnant women comprise the majority of hospitalizations, people that largely qualify for public coverage.
- The uninsured are less likely to access elective inpatient hospital services.
- OHCA's Household Survey and other national surveys show that the uninsured are predominantly young adults, a group that typically has fewer hospitalizations.

Who were the uninsured hospitalizations?

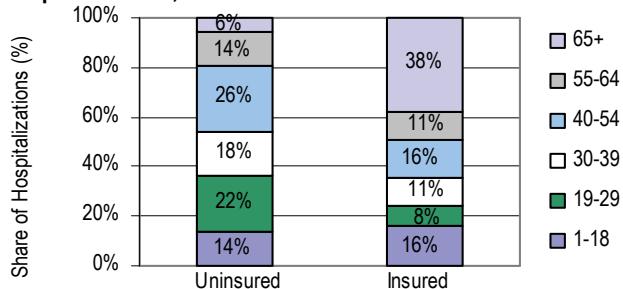
Figure 2: Race and ethnicity of uninsured hospitalizations, FY 2005



Source: CT Office of Health Care Access Inpatient Acute Care Hospital Database

Minorities accounted for half of the state's uninsured hospitalizations although they are only 22 percent of Connecticut's population. Minority hospital patients were three times as likely to be uninsured than those of non-Hispanic whites (6 percent versus 2 percent). Since FY 2001, the number of uninsured minority hospitalizations increased by 24 percent while that of non-Hispanic whites fell by 1 percent. As a result, minorities' share of uninsured hospitalizations grew from 44 percent to 50 percent.

Figure 3: Age distribution of uninsured and insured hospitalizations, FY 2005

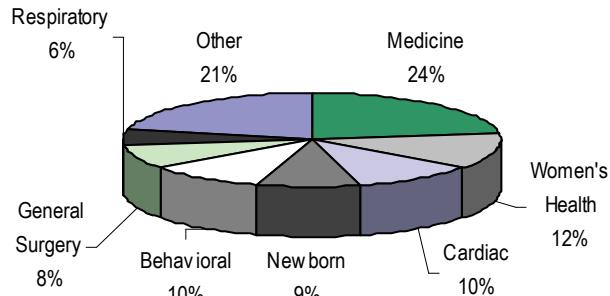


Source: CT Office of Health Care Access Inpatient Acute Care Hospital Database

The majority of uninsured hospitalizations were under 40 years of age, while nearly half of insured hospitalizations were 55 or older. The average uninsured patient was 13 years younger than the average insured patient (36 versus 49 years). Since FY 2001, the number of uninsured hospitalizations increased for those 55 to 64 (33 percent) and 19 to 29 (23 percent). The number of hospitalized uninsured children declined (21 percent), possibly in part due to the establishment and growth of HUSKY, a public program offering coverage to lower income children and their parents.

Uninsured hospitalization characteristics

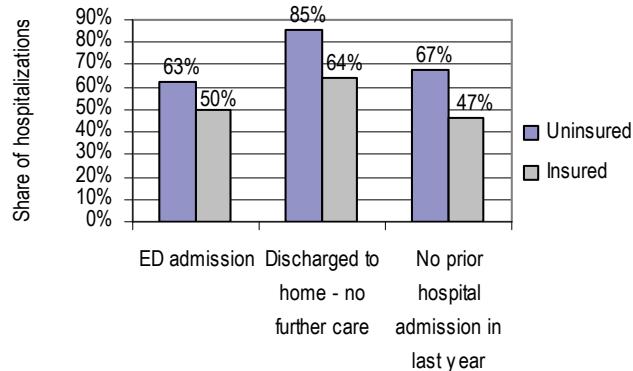
Figure 4: Type of inpatient services received by the uninsured, FY 2005



Source: CT Office of Health Care Access Inpatient Acute Care Hospital Database

One out of every five uninsured hospitalizations were related to pregnancy and childbirth. Over the last five years, the number of uninsured maternity and childbirth hospitalizations fell by 10 percent.

Figure 5: Comparing hospitalization characteristics of uninsured and insured patients, FY 2005



Source: CT Office of Health Care Access Inpatient Acute Care Hospital Database

The uninsured are more likely than the insured to be admitted to the hospital through the emergency department (ED) and eventually discharged home without any home health services or care at another facility. Since FY 2001, growth in the number of the uninsured admitted through the ED (+41 percent) and discharged home (+14 percent) far outpaced that for the insured (+21 percent and 0.7 percent respectively). The uninsured are less likely than the insured to have received inpatient care in the last year.

NOTES

¹Outpatient hospital charges for the uninsured in that year were nearly \$224 million.

²AHRQ, Uninsured Hospitalizations, 2003. HCUP Statistical Brief #7. May 2006.

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